

**CITY OF ASHEVILLE
AND
ASHEVILLE REGIONAL HOUSING CONSORTIUM**



**CONSOLIDATED ANNUAL ACTION PLAN
for CDBG & HOME PROGRAMS
2008**

*Adopted: April 22, 2008
for the fiscal year starting
July 1, 2008*

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Section I

SUMMARY OF SOURCES AND PROPOSED USES OF FUNDS

Consolidated Action Plan 2008 Funding Sources

CDBG

Entitlement Grant	1,226,681
Funds for re-allocation from completed projects:	47,077
McCormick Heights Relocation	35,542
World Changers	1,732
Emergency Relocation (2006)	2,000
Part of Contingency balance	1,000
Unbudgeted 2006-07 program income	19,627
Unbudgeted 2007-08 program income (estimate)	60,000
Estimated Program Income for 2008-09:	73,691
Land sales	0
Rents	13,691
Loan Repayments	60,000
Total CDBG Funds Available For Allocation	<u><u>1,427,076</u></u>

Restricted CDBG Funds

Estimated Program Income due to Subrecipients:	9,000
Mountain Housing Opportunities	8,000
Mountain BizCapital	1,000
Estimated Section 108 program income (to be applied to repayment of S.108 obligations)	<u>84,000</u>
Total Restricted CDBG funds	<u><u>93,000</u></u>

HOME

HOME Entitlement Grant	1,315,867
American Dream Downpayment Initiative	10,071
HOME Contingency balance	7,000
Funds for re-allocation from completed project (Our Next Generation)	1,000
Program Income (Asheville)	<u>33,000</u>
Total HOME Funds Available	<u><u>1,366,938</u></u>

Summary of Proposed Use of Funds

Agency	Project	Proj ID	CDBG	HOME	Other	Total
AAHH	Housing Services	1	72,500		27,672	100,172
ABCRC	Fair Housing	2	41,000		275,000	316,000
AHC	HomeBase Housing Services	3	52,500		128,992	181,492
COA	Transit	4	25,000		0	25,000
COA	Emma Sidewalks	5	100,000		385,000	485,000
OnTrack	Credit Counseling	6	30,000		914,734	944,734
HPMT	Helpmate – Domestic Violence Services	7	8,000		315,848	323,848
HB	Homeless Programs	8	94,400		402,286	496,686
HB	Supportive Housing Services	9	30,000		408,000	438,000
HACA	Hillcrest Youth Enrichment	10	28,200		99,091	127,291
MHO	Emergency Repair	11	150,000		5,000	155,000
MHO	Housing Services	12	150,000		114,700	264,700
MBW	Micro-Business	13	120,000		405,400	525,400
MHO	Direct Homebuyer Assistance	14	91,786		89,123	180,909
PLS	Homelessness Prevention	15	25,000		231,000	256,000
PLS	Resource Development	16	18,000		0	18,000
COA	Section 108 Debt Service	17	130,690		84,000	214,690
COA	Homeless Initiative Coordinator	18	18,000		68,000	86,000
COA	Program Administration & Planning	19	242,000		35,000	277,000
AHC	Tenant Based Rent Assistance (Asheville & BC)	20		12,500	0	12,500
BC	MHO Direct Homebuyer Assistance	21		132,192	119,252	251,444
HAC	Barker Heights (Henderson Co.)	22		17,500	0	17,500
HAC	Prospect Place (Henderson Co.)	23		80,000	769,877	849,877
HC	Downpayment Assistance (HAC)	24		65,000	120	65,120
HC	Habitat - Shuey Knolls Subdivision	25		107,000	1,321,920	1,428,920
HB	Tenant Based Rent Assistance (Asheville)	26		37,500	0	37,500
MC	Homeowner Rehabilitation	27		90,000	74,500	164,500
MHO	Glen Rock Apartments (Asheville)	28		200,000	0	200,000
MHO	Crowell Park (Asheville)	29		103,483	404,786	508,269
MHO	East Riverside Development	30		88,128	1,966,000	2,054,128
MHO	Self Help Homeownership	31		88,128	55,000	143,128
MHO	Affordable Rental Housing (Asheville)	32		23,000	20,000	43,000
MHO	American Dream Downpayment Initiative	33		10,071	0	10,071
WCCA	Rosman Apartments (Transylvania)	34		15,000	0	15,000
WCCA	English House (Brevard)	35		100,000	399,974	499,974
COA	HOME Program Administration	36		131,580	0	131,580
	CHDO (Non-Profit) Operating Expense	37		65,790	0	65,790
	Unallocated			66	0	66
TOTAL			1,427,076	1,366,938	9,120,275	11,914,289

Agency Index: AAHH - Asheville Area Habitat for Humanity; ABCRC - Asheville Buncombe Community Relations Council; AHC - Affordable Housing Coalition; BC - Buncombe County; OnTrack - Consumer Credit Counseling Service; COA - City of Asheville; HAC - Housing Assistance Corporation; HACA - Housing Authority of the City of Asheville; HB - Homeward Bound of Asheville; HC - Henderson County; HPMT - Helpmate; MC - Madison County; MHO - Mountain Housing Opportunities.; MBC - Mountain BizCapital; MBW - Mountain BizWorks; PLS - Pisgah Legal Services; WCCA - Western Carolina Community Action

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Section II

ACTION PLAN NARRATIVE

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CITY OF ASHEVILLE CONSOLIDATED ACTION PLAN Year Beginning July 1, 2008

Introduction

The **Consolidated Action Plan** is a planning document that the City of Asheville submits each year to the U. S. Department of Housing and Urban Development (HUD). It details how the City of Asheville and the Asheville Regional Housing Consortium propose to spend CDBG and HOME funds during the next program year.

CDBG funds can be used for a wide range of activities, including housing rehabilitation, economic development, public improvements and social services, but are restricted in location to the City of Asheville. HOME funds must be used solely for the production of affordable housing and may be used anywhere within the area covered by the Asheville Regional Housing Consortium, which comprises the counties of Buncombe, Henderson, Madison and Transylvania.

The Action Plan is the main tool for implementing the **Consolidated Strategic Plan** for the City of Asheville and the Asheville Regional Housing Consortium. The current Strategic Plan covers the five-year period: July 1, 2005 through June 30, 2010. This five-year plan, developed with help from area residents, local governments, non-profits and other interested groups, sets out needs and priorities for housing and community development activities, strategies to be pursued, and performance targets for both outputs and outcomes to be achieved through CDBG- and HOME-funded activities. The desired outcomes for **affordable housing**, **homelessness**, and **non-housing community development** are listed in the relevant sections below, with an estimate of the contributions expected from the programs funded this year.

The plan also discusses citizen participation in the funding process, the process for monitoring program progress, and further detail on homeless programs, public housing activities, and other HUD priorities.

Overview of Action Plan

This Action Plan details the proposed use of **\$1,427,076 in CDBG funds** and **\$1,366,938 in HOME funds**. These funds will be used to assist a total of 37 projects carried out by 16 local government agencies or non-profit subrecipients.

Funding is considerably reduced compared with recent years. The reasons are:

1. Continued cuts in federal appropriations to the CDBG and HOME programs
2. Reduced CDBG program income as our rehabilitation loan portfolio ages
3. No canceled activities returning funds for re-allocation.

Distribution of Funds by Project Type

Project Type	No. of Projects	Funding \$	Percent of Funding
<u>CDBG</u>			
Housing Programs (incl. housing services and housing for homeless)	6	546,786	38%
Public Facilities & Infrastructure	2	125,000	9%
Public Services	6	226,600	16%
Economic Development	1	120,000	8%
Planning, Capacity Building	2	36,000	2%
Program Admin	1	242,000	18%
Debt Service	1	130,690	9%
CDBG Total	19	1,427,076	100%
<u>HOME</u>			
New Construction for Homeownership	3	283,256	21%
New Construction (or conversion) for Rental	4	483,483	35%
Rehabilitation or repair of owner-occupied units (including acquisition/rehab/resale)	1	90,000	7%
Direct Homeownership assistance	3	207,263	15%
Tenant-Based Rent Assistance	2	50,000	4%
CHDO Pre-development Loans	3	55,500	4%
Administration, Planning, CHDO operating costs	2	197,370	14%
Unallocated		66	
HOME Total	18	1,366,938	100%

Housing (CDBG: \$546,786; HOME: \$1,169,502)

The production and preservation of decent, safe and affordable housing remains the principal focus of our Consolidated Plan. One hundred percent of HOME funds (excluding administration) and 38% percent of CDBG funds are allocated for this purpose and will assist 22 projects, producing 201 affordable housing units (not counting 123 rental units which were included in prior year action plans and received additional funding this year). Projects will be located throughout the Consortium area.

New construction for homeownership will take place at new and existing sites in Asheville, rural Buncombe County, and Henderson County, and there is continued emphasis on both CDBG and HOME funding for **downpayment assistance**, enabling income-qualified buyers to buy new or existing homes of their choice.

No major new **rental developments** are proposed this year. Two sites already under development in Asheville – Crowell Park and Glen Rock Apartments – will receive additional funds to assist with unforeseen costs and lower than anticipated tax credit revenues. Two smaller new developments are funded for the first time: Prospect Place in Hendersonville will provide

eight units for women exiting prison, and English House in Brevard will provide four units for people with disabilities.

Pre-development loans will be used by three community-based housing organizations (CHDO's) to determine project feasibility for major developments in Asheville, Hendersonville, and Rosman. The loans can be forgiven if the project proves infeasible.

Funding for **owner-occupied housing rehabilitation** continues in Madison County.

HOME funds are allocated for two **rent assistance** programs, one geared to helping households with the initial costs of accessing decent rental housing, the other providing longer term rent payments for formerly homeless individuals.

CDBG funds are also used for **housing services**, helping four non-profit housing agencies provide counseling and other services to their low-income clients and identify and plan new housing development opportunities.

The table below shows the number of units that will result from these projects compared with the targets in our annual Strategic Plan.

Projected Housing Production Assisted with CDBG and HOME funds

Housing Production Type	Annual Target	This year's allocations will assist (units)
New Construction for Homeownership	40	37
New Construction (or conversion) for Rental	60	12
Rehabilitation or repair of owner-occupied units (including acquisition/rehab/resale)	40	42
Rehabilitation of existing rental units	15	0
Homeownership assistance only ("downpayment assistance")	10	28
Assistance with rent and/or relocation costs	35	82
Total units	200	201

In addition to the housing programs detailed in this plan, both the City of Asheville and Buncombe County continue to provide flexible funding for affordable and moderately priced housing development through their **Housing Trust Funds** and **Fee Rebate** programs.

Public Services (CDBG: \$226,600)

Six programs are funded. They cover several priority areas in the Strategic Plan (services to the homeless and homelessness prevention, fair housing enforcement, financial counseling, and youth services). Including leveraged funding, these programs will reach approximately 6,000 people.

Public Facilities/Infrastructure Improvements (CDBG: \$125,000)

Two improvement projects are funded: a much-needed sidewalk on Louisiana Avenue in the Emma community and bus shelters at well-used transit stops throughout Asheville.

Economic Development (CDBG: \$120,000)

Funding is continued for small business training and development through Mountain BizWorks. The associated entity, Mountain BizCapital, has sufficient CDBG funds from prior years to continue to provide loans for micro-business start-ups and expansions.

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Projected Outcomes for Non-Housing Community Development Programs

Programs	Annual Target	This Year's Allocations Will Assist
Water / Sewer Improvements	1000 linear feet	-
Street / Sidewalk Improvements	400 linear feet	6800 lf
Transportation Accessibility	Varies	2 bus shelters
Financial, Housing and Family Support Services	1200 persons	3062 persons
Homeless & Homeless Prevention Services	1,500 persons	3016 persons
Youth Services	80 persons	48
Micro-Enterprise Assistance	160 persons	60
Job Training	20 persons	-

Note: Annual targets are averages - not every program area will be addressed each year

Administration, Planning and Capacity Building (CDBG: \$278,000; HOME: \$197,370)

The City of Asheville uses CDBG and HOME funds for program administration. In addition, 5% of HOME funds are granted to our four Community Housing Development Organizations (CHDOs) for general operating expenses. CDBG funds are also used to support the City's Homeless Initiative and Pisgah Legal Services support for the Weed & Seed program.

Debt Service (CDBG: \$130,690)

Sufficient funds are set aside to make required principal and interest payments to HUD on the City's 1999 Section 108 Guaranteed Loan, which was used for rehabilitation of rental properties and the 2003 loan for South Pack Square redevelopment.

Leverage

The Action Plan project detail (Section III) shows that eligible activities will be accomplished by using not only federal CDBG and HOME funds, but also an estimated \$9,120,275 of leveraged federal and non-federal funds. **For every \$1.00 of CDBG and HOME funds there will be an additional \$3.26 of leveraged funds** to complete the activity.

Low- and Moderate-Income Benefit

100% percent of the funds **allocated** in this Plan (excluding administration and planning activities) will be used to directly benefit people with household income below 80% of area median income. We expect that the great majority of the people benefiting will actually be below 50% of median income, with a significant proportion below 30%.

Geographic Distribution of Projects

A. City of Asheville

The first map in Section IV of the Plan shows the distribution of CDBG and HOME-funded projects in Asheville. Where the location of activities is not yet known (e.g. emergency repairs), the location of the agency managing the program is shown. Most agencies and human services projects are clustered in the downtown area where they are accessible to surrounding low-income areas by foot or by bus.

Neighborhood Revitalization Strategy Area

The West Riverside Neighborhood Revitalization Strategy Area (NRSA), which is also the City's Weed & Seed operations area, is now a major target for community development funding. In 2008-2009 several City-wide CDBG-funded programs will be specially marketed within the Weed & Seed area, including homebuyer assistance, emergency repairs, small business development, and financial counseling. Additionally, Resource Development funding to Pisgah Legal Services includes support for the Weed & Seed Steering Committee.

In addition to major improvement projects in the NRSA that were included in the 2007 Action Plan, two other CDBG projects were funded during 2007-08 by amendment to the Action Plan. One was a youth mission project by World Changers in July 2007 that repaired 17 homes in the Burton Street Neighborhood and painted several apartments and the Community Center in Pisgah View. The other project was to hire a consultant to provide technical assistance to the City's Weed & Seed Coordinator from April through August 2008.

B. The Remainder of the Consortium Area

The second map in Section IV shows the distribution of projects outside Asheville that will be supported with HOME funds. Activities will take place throughout Buncombe, Henderson, Madison and Transylvania counties. Most of the activities (rehabilitation, downpayment assistance, and single family new construction) will be at scattered sites that have yet to be determined.

The Consortium ensures equitable distribution of HOME funds among its member governments by using an allocation formula similar to that used by HUD in its distribution of funding nationally. This formula divides available funds into local "planning levels". Member Governments that propose eligible and feasible projects within their planning level are assured of at least this level of funding.

Homeless Programs

The City is actively implementing the 10-year Plan to End Homelessness in Asheville and Buncombe County, adopted in 2005. This year, despite the reduced funds available, we will continue crucial funding for program coordination through the City's Homeless Initiative, to Pisgah Legal Services for homeless prevention, and to Homeward Bound (formerly Hospitality House) for their supportive housing program and operation of the A Hope day shelter and associated programs.

In all, 13 new or continuing programs are funded this year which will significantly help the homeless or prevent homelessness:

Program	Project ID#	Amount \$	Helps the Homeless	Prevents Homelessness
Homeward Bound – Homeless programs	8	94,400	Yes	
Homeward Bound – Supportive hsg. svcs.	9	30,000	Yes	Yes
Homeward Bound TBRA	26	37,500	Yes	Yes
COA – Homeless Initiative	18	18,000	Yes	Yes
Helpmate – Domestic violence services	7	8,000	Yes	Yes
PLS – Homeless prevention program	15	25,000	Yes	Yes
PLS – Resource Development	16	18,000	Yes	Yes
AHC – HomeBase housing services	3	52,500	Yes	Yes
AHC – TBRA	20	12,500	Yes	Yes
WCCA – English House (Brevard)	35	100,000		Yes
HAC – Prospect Place (Hendersonville)	23	80,000		Yes
MHO – Emergency Repairs	11	150,000		Yes
On Track – Financial Counseling	6	30,000		Yes
Total		655,900		

Additionally, three Asheville homeless service providers have been awarded \$757,516 in McKinney-Vento Supportive Housing funds (also called Continuum of Care funding) which will enable key existing programs to continue (A Hope, Interlace, and Shelter Plus Care) and will provide new funding for Homeward Bound’s supportive housing program.

This years funding addresses the following Strategic Plan objectives for Homelessness:

Target	Addressed this Year
#1 Identify the Lead Entity for implementing the 10-Year Plan	Done
#2 Implement the Homeless Management Information System	Yes
#3 Provide Housing First accommodation to 30 chronic homeless in Woodfin Apartments, Griffin Apartments, and Housing Authority apartments.	Done
#4 Develop plan to identify or construct 70 additional units of permanent supportive housing each year.	Yes
#5 Expand to two Homeless ACT Teams, adding substance abuse expertise.	Yes
#6 Reduce (point-in-time) chronic homeless number to no more than 150 by 2008	January 2008 count showed 181
#7 Further reduce chronic homelessness to minimal number by 2015.	Yes

Coordination with Public Housing Programs

The Housing Authority of the City of Asheville (HACA) is an independent entity, directly funded by HUD. The Mayor of the City of Asheville appoints its Board members, but the City has no direct control over its funding or operations. Nonetheless, there is a long history of cooperation and collaboration by the two bodies.

The City will continue to work closely with HACA staff and residents in implementing the **Weed and Seed** initiative, approved and funded by the Department of Justice in 2006, which encompasses HACA's largest public housing community, Pisgah View apartments, as well as the Burton Street community and other neighborhoods in the West Riverside area. Several CDBG-funded programs will be offered at Pisgah View apartments during the program year.

Outside the Weed & Seed area, the City will continue to use CDBG funds to support HACA's **Hillcrest Youth Enrichment program**, providing educational and recreational programs for young people living in public housing.

HACA maintains an active **homeownership program** for public housing residents and housing choice voucher holders. We expect that some of the CDBG, HOME, and ADDI funds committed to MHO's homeownership loan pool will be used to assist public housing residents and voucher holders make the transition from subsidized housing to homeownership.

Activities Addressing Other HUD Priorities

This Action Plan includes projects that address other action areas identified as priorities by HUD. Specifically, the following areas are addressed in this Plan:

- ? **Commitment to Fair Housing.** The City of Asheville and Buncombe County continue their commitment to Fair Housing through increased support for the Asheville-Buncombe Fair Housing Commission and its executive agency, Asheville-Buncombe Community Relations Council. ABCRC receives financial support from City and County general funds, CDBG, and HUD FHAP funds.
- ? **Foster and maintain affordable housing** – see Housing section
- ? **Remove barriers to affordable housing.** The City of Asheville, and Buncombe, Henderson and Transylvania counties have all prepared detailed responses to HUD's Initiative of Barrier Removal. This information is contained in the Strategic Plan. Many of the strategies recommended in that Plan for encouraging affordable housing development deal with removing regulatory barriers, e.g. allowing additional density in zoned areas.
- ? **Evaluate and reduce lead based paint hazards.** All CDBG- and HOME-assisted rehabilitation projects are carried out in compliance with HUD regulations on lead based paint hazards, which require complete abatement of lead-based paint wherever CDBG or HOME funds are used for substantial rehabilitation, and lead-safe work practices and clearance testing in other rehabilitations.

- ? **Reduce the number of poverty level families.** Making the assumption that poverty level is close to 30 percent of median income (HUD's "very low-income" level), we conclude that 19 of the 33 non-admin programs are significantly targeted to persons in poverty (#2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 15, 16, 18, 20, 22, 23, 26, 27, 34)
- ? **Develop institutional structure and enhance coordination.** The City of Asheville has developed close working relationships with a network of private and public non-profit agencies. It works particularly closely with the Housing Authority of the City of Asheville, the Affordable Housing Coalition, the Weed & Seed Steering Committee, and the Homeless Coalition. The City's Homeless initiative is particularly important in enhancing coordination to prevent homelessness and house those who are chronically homeless.
- ? **Foster public housing improvements and resident initiatives.** See the section on public housing.

Citizen Participation

City Community Development staff began preparation for the Action Plan in November 2007 with public meetings in Asheville and Hendersonville..

Application forms for CDBG and HOME funding were handed out at the initial meetings and made available on the City's website. In December 2007, staff held a training session for potential grant applicants on completing the grant applications and gave extensive one-on-one advice to all new applicants.

The Asheville Regional Housing Consortium and the City's Housing & Community Development Committee held extended meetings in March 2008 to interview applicants and consider allocations. These meetings were open to the public.

We published a summary of the proposed Action Plan in the Asheville-Citizen Times on March 23, 2008. A further public hearing took place on April 8 at the regularly scheduled meeting of Asheville City Council, and the plan was finally approved by Council April 22, 2008.

We maintain citizen participation throughout the year with active involvement in projects as they are planned and implemented, particularly in the West Riverside Revitalization Area. The Emma Sidewalks project is an excellent example of a project initially proposed by a community association where City Engineering and Community Development staff have worked closely with the community to bring it to the point of implementation.

Citizens regularly attend meetings of the City's Housing and Community Development Committee and the Asheville Regional Housing Consortium Board.

Comments made at the three public hearings and those submitted in writing are summarized below:

Asheville Public Meeting - November 12, 2007

Twenty people attended the meeting at 5:30 pm in the Public Works Building. Staff explained the CDBG and HOME programs including eligible uses of funds, achievements in the previous year, and the process for planning next year's program.

The following questions/comments were made:

Q. How much CDBG/HOME funding will be available for the upcoming 2008 year?

A. At this time we expect around the same levels as the previous years funding.

Q. I am a for profit real estate owner and would like to know how I can become a CHDO.

A. CHDO's are private non profit, community-based service organizations that have the capacity to develop affordable housing for the community they serve.

Comment; A West Asheville resident suggested that CDBG funds should be used to provide bus shelters and benches in the area.

Hendersonville Public Meeting – November 19, 2007

The meeting was held at 6:00 pm at the City of Hendersonville Operations Center. Eight people attended. Staff explained the HOME program including eligible uses of funds, achievements in the previous year, and the process for planning next year's program. There were questions on the process by which the Consortium Board allocates funds, and on pre-development loans.

There was also a general discussion on current developments and trends. Transylvania County residents reported an increased interest in affordable housing as a result of the April 2007 "Housing Summit" in Brevard.

Final Public Hearing at Asheville City Council Meeting - April 8, 2008

No comments were offered at this meeting.

Written Comments

No written comments were received.

Timetable for Implementation

The City expects to maintain its excellent record for allocating and spending HOME and CDBG funds in a timely way. The expected completion date for each activity is shown in the project details in Section III. Most non-housing activities are expected to be completed by June 30, 2009, while the larger housing developments may not be finally completed until 2010 or 2011.

HUD requires the unexpended balance of CDBG funds to be below 1.5 times the current year entitlement grant amount by May 1 each year. We met this target by the end of January, 2008, and anticipate no problem in meeting the target next year as well.

Matching Funds (HOME Program only)

The Consortium is required to demonstrate that every \$100 of HOME funds expended on projects is matched by expenditures of \$25 from non-federal sources. However, matching funds expended in prior years on certain projects have greatly exceeded the required amount, thus creating a “match credit”. At June 30, 2007, the total match credit stood at \$1,714,468, after meeting the 2006-07 match liability of \$346,842. Due to this large amount of match credit, the Consortium is not requiring agencies to commit new matching funds to each project during the next program year. There is no required match for CDBG funds.

Resale/Recapture Provisions of Homeownership Activities (HOME Program only)

When HOME funds are used to assist home-ownership, the regulations require that the unit remain affordable for a minimum period, specified in the following table, regardless of any subsequent sale:

<u>HOME Funds Invested Per Unit</u>	<u>Minimum Period of Affordability</u>
Less than \$15,000	5 years
\$15,000 - \$40,000	10 years
More than \$40,000	15 years

This period of affordability must be enforced by either “resale” or “recapture” requirements. Under “resale” restrictions, if the original buyer sells the home within the affordability period, the subsequent sale must be at a price affordable to another qualified low-income buyer who will use the property as its principal residence. Under “recapture” provisions, if the property is sold or transferred during the affordability period, all or part of the original HOME investment must be repaid at sale and used for other affordable, HOME-eligible housing activities. **The Consortium has opted to apply the “recapture” provisions, since all HOME funds are invested as a direct homebuyer subsidy.**

HOME funds for homeownership are provided in the form of a non-amortizing, deferred second mortgage loan, usually at zero percent interest, secured with a Promissory Note and Deed of Trust in a form provided by the City of Asheville. The amount is limited to the minimum required to make the unit affordable to the individual buyer, and is repayable in full when the home is sold. The term of the second mortgage loan may be limited to the required affordability period or may run with the first mortgage. At the end of the term the loan may be either repayable or forgiven. Recaptured funds are generally retained by the agency that developed and sold the house to the original buyer and must be used for other HOME-eligible affordable housing activities

For example, if a low-income family wanted to purchase a HOME-assisted house priced at \$100,000, but could qualify for a first mortgage of only \$80,000, HOME funds in the amount of \$20,000 could be used for a second mortgage to make the house affordable to that family. The

HOME funds could carry a zero percent interest rate with no monthly payments, so that the owner makes monthly payments only on the \$80,000 first mortgage. If at any time during the affordability period the owner sells the house, the \$20,000 second mortgage investment would be due and payable. The owner would retain any equity realized through market appreciation and through paying down the principal on the first mortgage. In the rare event that the proceeds of sale are insufficient to repay both the second (HOME) mortgage and the balance on the first mortgage, the amount of HOME funds recaptured would be reduced.

If the home is sold to another low-income buyer, then it is allowable for the second mortgage to be assumed by the new buyer to run for at least the remainder of the affordability period.

Some agencies are using an enhanced recapture provision, under which the second mortgage accrues interest at the same rate as the rate of appreciation in the value of the unit. The interest is deferred until resale. The total repayment will then be in the same proportion to the re-sale price as the initial subsidy was to the original price. Using the example above, in which the HOME subsidy was 20% of the initial sales price, suppose that the \$100,000 house appreciated in value so that it resold after 10 years for \$150,000 (net of selling costs and the cost of major improvements). That 50% price appreciation would trigger a 50% interest accrual on the second mortgage – requiring a recapture of \$30,000. The amount recaptured is exactly 20% of the appreciated value of the house.

This enhanced recapture, also called equity sharing, ensures that the recaptured HOME funds will be enough to assist another homebuyer into homeownership despite the inflation in house prices.

CHDO Set-aside (HOME Program only)

HOME regulations require that at least 15% of the HOME Entitlement grant be set aside to fund housing development projects by non-profit organizations that qualify under HOME regulations as Community Housing Development Organizations (CHDO). This Action Plan far exceeds that requirement, as the following list of CHDO projects shows:

<u>CHDO</u>	<u>Activity/Project</u>	<u>Project ID</u>	<u>HOME Funds (\$)</u>
Housing Assistance Corporation	Prospect Place		80,000
Mountain Housing Opportunities	Glen Rock Apartments		200,000
Mountain Housing Opportunities	Crowell Park Apartments		103,483
Mountain Housing Opportunities	East Riverside Development		88,128
Mountain Housing Opportunities	Self-help Development in Buncombe County		88,128
WCCA	English House		100,000
Total CHDO Allocation:			<u>659,739</u>

Additionally, three predevelopment loans were made to CHDOs, totaling \$55,500, which is below the cap of 10% of the CHDO allocations.

Monitoring Plan

The City's monitoring policy for activities carried out under grant or loan agreements with other agencies is set out in the Strategic Plan for 2005-2010. The planned schedule for monitoring reviews in 2008-09 is shown below.

Levels of Monitoring

Progress Reports are required from all agencies either monthly or quarterly, and provide information on the status and accomplishments of the program, funds expended, program income received, and any changes in project schedule or scope.

Desk Reviews are conducted when more specific or detailed information is needed. A written request is sent to the agency, which has two weeks to submit the required data.

Inspections are visits to construction projects to assess the progress of work and its satisfactory completion.

Compliance Reviews are in-depth on-site monitoring visits to review agency records, verify the accuracy of progress reports, and verify compliance with a wide variety of federal regulatory requirements, including client income verification, procurement, and financial management. Technical Assistance is also provided during these visits.

Audit Reviews are completed annually for each agency.

CDBG On-Site Monitoring Visits

Agency	Program(s)	Last Monitored	Proposed Monitoring in 2008-09
Affordable Housing Coalition	Homebase Housing Services	Sept 2006	Compliance
Asheville Area Habitat for Humanity	Housing Services	June 2004	Progress Reports
Asheville-Buncombe Community Relations Council	Fair Housing/Employment	April 2008	Compliance
Buncombe County	Crisis Stabilization Center	March 2007	Compliance
City of Asheville (Parks)	Burton Street Community Center	April 2008	Inspections
City of Asheville (Parks)	Technical Assistance in NRSA	-	Progress Reports
City of Asheville (Traffic)	Burton Street Traffic Calming	-	Inspections
City of Asheville (Traffic)	Emma Sidewalks	-	Inspections
City Of Asheville (Transit)	Bus Stop Shelters	-	Inspections
CCCS - On Track	Credit Counseling	2006-07	Compliance
Helpmate	Domestic Violence Services	-	Compliance
Homeward Bound	Homeless Programs	May 2005	Compliance
Homeward Bound	Supportive Housing Services	-	Compliance
Asheville Housing Authority	Hillcrest Youth Program	May 2007	Progress Reports
Asheville Housing Authority	Lee Walker Heights Beautification	-	Inspections
Mountain Housing Opp'ties	Emergency Repair	May 2007	Inspections
Mountain Housing Opp'ties	Tier II Home Repair	May 2007	Inspections
Mountain Housing Opp'ties	Housing Services	-	Progress Reports

Mountain Housing Opp'ties	Clingman Avenue Infrastructure	Jan 2006	Inspections
Mountain Biz Works	Micro-business Development	Aug 2003	Compliance
Mountain Biz Capital	Small Business Loan Pool	Nov 2007	Compliance
MHO	Direct Homebuyer Assistance	April 2007	Compliance
Pisgah Legal Services	Homelessness Prevention	May 2007	Progress Reports
Pisgah Legal Services	Resource Development	June 2006	Progress Reports

HOME On-Site Monitoring – Current Projects

Agency	Program(s)	Last Monitored	Proposed Monitoring
Affordable Housing Coalition	TBRA	Nov 2003	Compliance
Asheville Area Habitat	Enka Hills subdivision	Feb. 2007	Inspections
Buncombe County	Rural Housing Rehab	-	Insp. & Compliance
Henderson County Habitat	Shuey Knolls subdivision	2005-06	Insp. & Compliance
Homeward Bound	TBRA	Jan 2008	Compliance
Housing Assistance Corporation	Three Seeds subdivision	-	Inspections
Housing Assistance Corporation	Henderson County DPA	-	Compliance
Housing Assistance Corporation	Barker heights & Prospect Pl.	-	Inspections
Madison County	Rural Housing Rehab	Feb 2007	Insp. & Compliance
Mountain Housing Opportunities	Clingman Lofts	-	Insp. & Compliance
Mountain Housing Opportunities	East Riverside Development	-	Inspections
Mountain Housing Opportunities	Housing For Veterans pre-dev.		Progress reports
Mountain Housing Opportunities	Glen Rock Apartments	-	Inspections
Mountain Housing Opportunities	Scattered Site S-F Housing	-	Compliance
Mountain Housing Opportunities	Self-Help Homeownership (1)	2006-07	Insp. & Compliance
Mountain Housing Opportunities	Self-Help Homeownership (2)	-	Inspections
Mountain Housing Opportunities	Rental Pre-development		Progress Reports
Mountain Housing Opportunities	Direct Homebuyer Assistance		Compliance
Mountain Housing Opportunities	ADDI	-	Compliance
Mountain Housing Opportunities	Single-Family Development	Apr 2004	Compliance
Mountain Housing Opportunities	Crowell Park		Insp. & Compliance
VOA of the Carolinas	Skyland Apartments		Inspections
WC Community Action	Rosman Apts. Pre-dev.		Progress reports
WC Community Action	English House		Insp. & Compliance

Re-Inspections of Completed HOME Assisted Multi-Family Projects

Periodic inspections of completed HOME-assisted multifamily developments take place throughout their affordability period (5-20 years) to ensure that property standards, rents, and tenant income continue to meet program rules.

Agency	Program(s)	Last Inspected	Proposed Monitoring
Douglas Company	Mountain Springs Apartments	Oct. 2007	Desk Review & Inspection
Douglas Company	Overlook Apartments	Oct. 2007	Desk Review & Inspection
HAC	Hillside Commons	May 2008	Desk Review
HAC	Highland View Apartments	May 2006	Desk Review & Inspections
HAC	Mainstay Manor	-	Desk Review
Mills Construction	Dunbar Place Apartments	Aug 2005	Desk Review
MHO	Laurel Bridge Apartments	Sept. 2005	Desk Review
MHO	River Glen Apartments	Oct. 2007	Desk Review & Inspections
MHO	Wind Ridge Apartments	Aug. 2007	Desk Review & Inspections
WNC Housing	Independence Cottages	Dec 2005	Inspections & Desk Review
Mountain Housing Opportunities	Northpoint Commons Apartments	Nov 2005	Desk Review
Mountain Housing Opportunities	Compton Place Apartments	Oct 2007	Desk Review & Inspections
Housing Assistance Corporation	Sugar Hill Apartments	-	Desk Review
Asheville Housing Authority	Woodfin Apartments	Apr 2006	Desk Review
VOA of the Carolinas	Laurel Wood Apartments	Sep 2005	Desk Review
VOA of the Carolinas	LIFE House Apartments	Sep 2007	Desk Review & Inspections
WCCA	Excelsior Apartments	Jul 2006	Desk Review & Inspections
WCCA	English Hills	May 2006	Desk Review & Inspections
National Church Residences	Battery Park Apartments	-	Desk Review
National Church Residences	Vanderbilt Apartments	April 2008	Inspection

Section III

DETAILS OF PROPOSED PROJECTS

1	Asheville Area Habitat for Humanity: Housing Services		
<p>Description: Housing services for Asheville Area Habitat for Humanity's Enka Hills development in West Asheville. Services include client recruitment, counseling, mortgage servicing, project development and management, and oversight of the "sweat equity" component. Housing units to be counted under the associated HOME activity.</p>			
<p>Projected Program Outcomes: 16 low-to-moderate-income households will improve their living conditions and begin to build personal wealth through the purchase of a new home, while being provided with support through the home-buying process and assisted with financial and home-maintenance skills to enable them to be successful homeowners.</p>			
<p>HUD Performance Outcome Statement: 16 households will have access to services for the purpose of providing decent affordable housing.</p>			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(14H) Rehab Administration (Housing Services)	CDBG	\$ 72,500
Eligibility Citation:	570.201(k)	HOME	\$
National Objective:	LMI Housing 570.208(a)(3)	Program Income	\$
Accomplishment Goal:	16 Housing Units	City of Asheville	\$
Start Date:	7/1/2008	Other:	\$ 27,672
End Date:	6/30/2009	Total:	\$ 100,172
Location / Service Area / Beneficiaries:		Administered By:	
Enka Hills Development Help the homeless? No Help persons with HIV / AIDS? No Help persons with Special Needs? No		Asheville Area Habitat for Humanity 30 Meadow Road Asheville NC 28803 Jim Lowder, Director of Development Phone: (828) 251-5702	

2	Asheville Buncombe Community Relations Council: Fair Housing		
Description: Education and outreach on fair housing issues and investigation and resolution of fair housing complaints.			
Projected Program Outcomes: Will investigate approximately 30 fair housing complaints to HUD standards and bring them to resolution, with positive remedies for complaints with cause. Will also provide outreach and information to approximately 715 people, increasing their knowledge of fair housing rights and recognize discrimination when they encounter it.			
HUD Performance Outcome Statement: 30 households will have access to fair housing services for the purpose of sustaining decent affordable housing free from discrimination			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(05J) Fair Housing Activities	CDBG	\$ 41,000
Eligibility Citation:	570.201(e)	HOME	\$
National Objective:	LMI Clientele	Program Income	\$
Accomplishment Goal:	30 Households	City of Asheville	\$
Start Date:	7/1/2008	Other:	\$ 275,000
End Date:	6/30/2009	Total:	\$ 316,000
Location / Service Area / Beneficiaries:		Administered By:	
Community Wide Help the homeless? No Help persons with HIV / AIDS? No Help persons with Special Needs? Yes		Asheville Buncombe Community Relations Council 50 South French Broad, Suite 214 Asheville NC 28801	
		Robert Smith, Executive Director Phone: (828) 252-4713	

3	Affordable Housing Coalition: Homebase Housing Counseling		
<p>Description: Educational workshops, information, one-on-one counseling, and rent assistance to assist low-and-moderate income families in finding or maintaining safe, affordable rental housing.</p>			
<p>Projected Program Outcomes: Will provide one-on-one counseling to approximately 135 low-income individuals and rental education workshops to 380 low income individuals. Approximately 54 clients will also receive HOME tenant-based rent assistance.</p> <p>HUD Performance Outcome Statement: CDBG activity:135 households will have access to support services for the purpose of accessing or sustaining decent affordable housing.</p>			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(14H) Rehab Administration (Housing Services)	CDBG	\$ 52,500
Eligibility Citation:	570.201(e)	HOME	\$
National Objective:	LMI Clientele 570.208(a)(2)	Program Income	\$
Accomplishment Goal:	135 Persons	City of Asheville	\$
Start Date:	7/1/2008	Other:	\$ 128,992
End Date:	6/30/2009	Total:	\$ 181,492
Location / Service Area / Beneficiaries:		Administered By:	
<p>Community Wide</p> <p>Help the homeless? Yes</p> <p>Help persons with HIV / AIDS? No</p> <p>Help persons with Special Needs? No</p>		<p>Affordable Housing Coalition</p> <p>34 Wall Street</p> <p>Suite 607</p> <p>Asheville NC 28801</p>	
		<p>Philippe Rosse, Executive Director</p> <p>Phone: (828) 259-9216 x-111</p>	

4	City of Asheville: Transit Improvements		
Description: Installation of bus shelter along main corridors in the City of Asheville that are served by public transportation.			
Projected Program Outcomes: Improved comfort, utility, and accessibility of the transit system for approximately 8,000 transit users in the City of Asheville, the vast majority of whom have low or moderate income HUD Performance Outcome Statement: 8000 LMI individuals will have improved access to the transit system for the purpose of providing a suitable living environment.			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(03) Public Facilities and Improvements (General)	CDBG	\$ 25,000
Eligibility Citation:	570.201©	HOME	\$
National Objective:	LMI Area 570.208(a)(1)	Program Income	\$
Accomplishment Goal:	8018 Persons	City of Asheville	\$
Start Date:	7/1/2008	Other:	\$
End Date:	6/30/2009	Total:	\$ 25,000
Location / Service Area / Beneficiaries:		Administered By:	
Community Wide Help the homeless? No Help persons with HIV / AIDS? No Help persons with Special Needs? No		City of Asheville PO Box 7148 Asheville NC 28802	
		Mariate Echeverry, Transit Manager Phone: (828)232-4528	

5	City of Asheville: Emma Sidewalks		
Description: Pedestrian Infrastructure project in the Emma Community.			
<p>Projected Program Outcomes: Improved accessibility and safety for all residents in the Emma Community by providing sidewalks, crosswalks, and paths to access the neighborhood school, shopping and other nearby amenities.</p> <p>HUD Performance Outcome Statement: 2323 individuals in the Emma Community will have improved access to public infrastructure for the purpose of providing a suitable living environment.</p>			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(03L) Sidewalks	CDBG	\$ 100,000
Eligibility Citation:	570.201©	HOME	\$
National Objective:	LMI Area 570.208(a)(1)	Program Income	\$
Accomplishment Goal:	2323 Persons	City of Asheville	\$
Start Date:	7/1/2008	Other:	\$ 385,000
End Date:	6/30/2009	Total:	\$ 485,000
Location / Service Area / Beneficiaries:		Administered By:	
Emma Community Census Tract 14 BG 1 Census Tract 14 BG 4 City and County Help the homeless? No Help persons with HIV / AIDS? No Help persons with Special Needs? No		City of Asheville PO Box 7148 Asheville NC 28802	
		Dan Baechtold, Transportation Manager Phone: (828) 259-5842	

6	Consumer Credit Counseling Service of WNC, Inc. d/b/a On Track Financial Education & Counseling: Financial/Housing Counseling & Education		
<p>Description: Provision of financial counseling and homebuyer education to low-to-moderate income people, enabling them to survive financial crisis and learn money management skills to effectively plan and prioritize their spending, budget for homeownership, increase savings, and/or stabilize their family's financial situation.</p>			
<p>Projected Program Outcomes: Will provide services to approximately 1661 individuals in the City of Asheville. Of these, 85% of clients facing mortgage default will avoid foreclosure. 50 Debt Management Program clients will repay their unsecured debt to become debt free. 350 Asheville DMP clients will improve their credit by avoiding personal bankruptcy. 88 of 100 who responded to surveys after participating in Manage Your Money classes will say that they have increased confidence in managing money, 52 will say that they have begun saving for periodic expenses. 20% of participants in Homebuyer Education will report having purchased a home.</p> <p>HUD Performance Outcome Statement: 1661 individuals will have access to support services provided for the purpose of providing a suitable living environment.</p>			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(05) Public Services	CDBG	\$ 30,000
Eligibility Citation:	570.201(e)	HOME	\$
National Objective:	LMI Clientele 570.208(a)(2)	Program Income	\$
Accomplishment Goal:	1661 Persons	City of Asheville	\$
Start Date:	7/1/2008	Other:	\$ 914,734
End Date:	6/30/2009	Total:	\$ 944,734
Location / Service Area / Beneficiaries:		Administered By:	
Community Wide Help the homeless? No Help persons with HIV / AIDS? No Help persons with Special Needs? No		Consumer Credit Counseling Service of WNC, Inc. d/b/a On Track Financial Education & Counseling 50 South French Broad, Suite 227 Asheville NC 28801	
		Celeste Collins, Executive Director Phone: (828) 255-5166	

7	Helpmate: Domestic Violence Services		
Description: Provides intensive case management to victims of domestic abuse and their children.			
Projected Program Outcomes: Will assist 171 households with safety planning, establishing self-sufficiency, and recovering from abuse. HUD Performance Outcome Statement: 171 households will have access to support services for the purpose of providing a suitable living environment.			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(05G) Public Services for Battered & Abused Spouses	CDBG	\$ 8,000
Eligibility Citation:	570.201(e)	HOME	\$
National Objective:	LMI Clientele 570.208(a)(2)	Program Income	\$
Accomplishment Goal:	120 Persons	City of Asheville	\$
Start Date:	7/1/2008	Other:	\$ 315,848
End Date:	6/30/2009	Total:	\$ 323,848
Location / Service Area / Beneficiaries:		Administered By:	
Community Wide Help the homeless? Yes Help persons with HIV / AIDS? No Help persons with Special Needs? No		Helpmate P.O. Box 2263 Asheville NC 28805	
		Valerie Collins, Executive Director Phone: (828) 254-2968	

8	Homeward Bound: Homeless Programs		
<p>Description: Operational support to address the needs of homeless and near homeless people by providing for their basic needs and giving supportive services through street outreach, day and overnight shelter, and access to other services.</p>			
<p>Projected Program Outcomes: Of a targeted number of 2,905 individuals to be served, 230 will obtain at least one entitlement benefit and 185 will accept a referral for mental health treatment. Safe Haven will shelter seven people previously living outside or in unsafe conditions and move 2 of them into permanent housing</p> <p>HUD Performance Outcome Statement: 2,905 homeless persons will have access to shelter and services for the purpose of creating a suitable living environment.</p>			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(03T) Operating Costs of Homeless Programs	CDBG	\$ 94,400
Eligibility Citation:	570.201(e)	HOME	\$
National Objective:	LMI Clientele 570.208(a)(2)	Program Income	\$
Accomplishment Goal:	2905 Persons	City of Asheville	\$ 20,000
Start Date:	7/1/2008	Other:	\$ 382,286
End Date:	6/30/2009	Total:	\$ 496,686
Location / Service Area / Beneficiaries:		Administered By:	
Community Wide Help the homeless? Yes Help persons with HIV / AIDS? No Help persons with Special Needs? Yes		Homeward Bound 35 Grove Street Asheville NC 28801	
		Howard Stone, Executive Director Phone: (828) 258-1695	

9	Homeward Bound: Supportive Housing Services		
<p>Description: Identifies safe, decent, affordable housing options and provides case management to homeless individuals placed in housing, to increase their chances of success in maintaining independent living. Some clients also receive HOME tenant based rent assistance.</p>			
<p>Projected Program Outcomes: Approximately 6 chronically homeless individuals will obtain permanent rental housing; these and 22 previously assisted individuals will continue to receive case management support.</p> <p>HUD Performance Outcome Statement: CDBG activity: 30 individuals will have access to services for the purpose of achieving or sustaining decent affordable housing.</p>			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(14H) Rehab Administration (Housing Services)	CDBG	\$ 30,000
Eligibility Citation:	570.201(k)	HOME	\$
National Objective:	LMI Housing 570.208(a)(2)	Program Income	\$
Accomplishment Goal:	6 Housing Units	City of Asheville	\$
Start Date:	7/1/2008	Other:	\$ 408,000
End Date:	6/30/2009	Total:	\$ 438,000
Location / Service Area / Beneficiaries:		Administered By:	
Community Wide		Homeward Bound	
Help the homeless? Yes		35 Grove Street	
Help persons with HIV / AIDS? No		Asheville NC 28801	
Help persons with Special Needs? Yes		Howard Stone, Executive Director	
		Phone: (828) 258-1685	

10	Housing Authority of the City of Asheville: Hillcrest Youth Enrichment Program		
<p>Description: After-school youth program serving 48 children at Hillcrest Community Center who are living in public housing and the surrounding neighborhood. Program includes on-site tutoring, cultural activities, parent education, and life and social skills training.</p>			
<p>Projected Program Outcomes: Report cards and parent teacher meetings will indicate that all of the participating youth have improved their grades and self-esteem and exhibit greater self-discipline and life skills.</p> <p>HUD Performance Outcome Statement: 48 children will have access to youth services for the purpose of creating a suitable living environment.</p>			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(05D) Youth Services	CDBG	\$ 28,200
Eligibility Citation:	570.201	HOME	\$
National Objective:	LMI Clientele 570.208(a)(2)	Program Income	\$
Accomplishment Goal:	48 Persons	City of Asheville	\$
Start Date:	7/1/2008	Other:	\$ 99,091
End Date:	6/30/2009	Total:	\$ 127,291
Location / Service Area / Beneficiaries:		Administered By:	
<p>Carl E. Johnson Center at Hillcrest Public Housing</p> <p>Help the homeless? No</p> <p>Help persons with HIV / AIDS? No</p> <p>Help persons with Special Needs? No</p>		<p>Housing Authority of the City of Asheville</p> <p>100 Atkison Street</p> <p>Asheville NC 28801</p>	
		<p>Patricia Griffin, Community Activities Manager</p> <p>Phone: (828) 252-6376</p>	

11	Mountain Housing Opportunities: Emergency Repair		
<p>Description: Emergency repairs to owner-occupied homes within the City of Asheville, whose occupants are low-income elderly, disabled, single parents, or large families and whose health and safety are at risk.</p>			
<p>Projected Program Outcomes: Repairs will be made to 35 homes, correcting conditions that are a threat to health and safety and allowing the owners to sustain their housing.</p> <p>HUD Performance Outcome Statement: 35 households will sustain decent housing.</p>			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(14A) Rehab; Single-Unit Residential	CDBG	\$ 150,000
Eligibility Citation:	570.202	HOME	\$
National Objective:	LMI Housing 570.208(a)(3)	Program Income	\$
Accomplishment Goal:	35 Housing Units	City of Asheville	\$
Start Date:	7/1/2008	Other:	\$ 5,000
End Date:	6/30/2009	Total:	\$ 155,000
Location / Service Area / Beneficiaries:		Administered By:	
<p>Community Wide</p> <p>Help the homeless? No</p> <p>Help persons with HIV / AIDS? No</p> <p>Help persons with Special Needs? Yes</p>		<p>Mountain Housing Opportunities</p> <p>64 Clingman Avenue</p> <p>Suite 101</p> <p>Asheville NC 28801</p>	
		<p>Lloyd Freel, Repair/Rehab Manager</p> <p>Phone: (828) 254-4030</p>	

12	Mountain Housing Opportunities: Housing Services		
Description: Provide services related to the construction, rehabilitation, and maintenance of HOME-assisted and CDBG-assisted affordable housing; includes client intake, project development, and property management. Housing units to be counted under individually funded HOME activities.			
Projected Program Outcomes: 90 units of affordable housing will be completed during the year. Construction of another 100 units will be underway;			
HUD Performance Outcome Statement: 90 households will receive services for the purpose of accessing decent affordable housing.			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(14H) Rehab Administration (Housing Services)	CDBG	\$ 150,000
Eligibility Citation:	570.201(k)	HOME	\$
National Objective:	LMI Housing 570.208(a)(3)	Program Income	\$
Accomplishment Goal:	90 Housing Units	City of Asheville	\$
Start Date:	7/1/2008	Other:	\$ 114,700
End Date:	6/30/2009	Total:	\$ 264,700
Location / Service Area / Beneficiaries:		Administered By:	
Community Wide Help the homeless? No Help persons with HIV / AIDS? No Help persons with Special Needs? No		Mountain Housing Opportunities 64 Clingman Avenue, Suite 101 Asheville NC 28801	
		James Dennis, Community Investments Officer Phone: (828) 254-4030 x-112	

13	Mountain BizWorks: Micro Business Development		
<p>Description: Training and technical assistance provided to low to moderate income entrepreneurs, to enable them to successfully start, expand, or sustain their own businesses. This grant also funds the operation of a CDBG loan pool (but not the loan capital).</p>			
<p>Projected Program Outcomes: 95% of participants will demonstrate improved business skills, 60 micro businesses will be opened, enhanced, or expanded, and 82 full time jobs will be created or sustained.</p> <p>HUD Performance Outcome Statement: 60 businesses will have access to training and technical support services for the purpose of creating economic opportunities.</p>			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(18C) Micro-Enterprise Assistance	CDBG	\$ 120,000
Eligibility Citation:	570.201(o)	HOME	\$
National Objective:	LMI Clientele 570.208(a)(2)	Program Income	\$
Accomplishment Goal:	110 Businesses	City of Asheville	\$
Start Date:	7/1/2008	Other:	\$ 405,400
End Date:	6/30/2009	Total:	\$ 525,400
Location / Service Area / Beneficiaries:		Administered By:	
Community Wide		Mountain BizWorks	
Help the homeless? No		29 1/2 Page Avenue	
Help persons with HIV / AIDS? No		Asheville NC 28801	
Help persons with Special Needs? No		Greg Walker-Wilson, Chief Executive Officer	
		Phone: (828) 253-2834	

14	Mountain Housing Opportunities: Direct Homebuyer Assistance		
<p>Description: Provides deferred loans to low-income homebuyers to make affordable homeownership possible. Also funds project delivery costs including client-intake, pre- and post-purchase counseling, loan underwriting, and loan servicing.</p>			
<p>Projected Program Outcomes: 15 low-income households will improve their living conditions and begin to build personal wealth through the purchase of a new home, while being provided with support through the home-buying process.</p> <p>HUD Performance Outcome Statement: 15 households will receive financial assistance so that they can afford decent housing.</p>			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(13) Direct Homeownership Assistance	CDBG	\$ 91,786
Eligibility Citation:	570.201(n)	HOME	\$
National Objective:	LMI Housing 570.208(a)(3)	Program Income	\$
Accomplishment Goal:	15 Housing Units	City of Asheville	\$
Start Date:	7/1/2008	Other:	\$ 89,123
End Date:	6/30/2009	Total:	\$ 180,909
Location / Service Area / Beneficiaries:		Administered By:	
<p>Community Wide</p> <p>Help the homeless? No</p> <p>Help persons with HIV / AIDS? No</p> <p>Help persons with Special Needs? No</p>		<p>Mountain Housing Opportunities</p> <p>64 Clingman Ave, Suite 101</p> <p>Asheville NC 28801</p>	
		<p>Mike Vance, Homeownership Manager</p> <p>Phone: (828) 254-4030</p>	

15	Pisgah Legal Services: Homelessness Prevention		
<p>Description: Provision of legal and technical assistance to very low-income persons to obtain or preserve public housing, and legal assistance in securing or preserving Supplemental Security (SSI) and Medicaid benefits. for low-income persons with disability.</p>			
<p>Projected Program Outcomes: Public housing will be secured or maintained for 95 very low-income households who have been denied subsidized housing or who are wrongfully threatened with eviction. At least 16 chronically homeless and disabled clients will obtain Medicaid or SSI benefits.</p> <p>HUD Performance Outcome Statement: 111 individuals will have access to legal services for the purpose of creating a suitable living environment.</p>			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(05C) Legal Services	CDBG	\$ 25,000
Eligibility Citation:	570.201(e)	HOME	\$
National Objective:	LMI Clientele 570.208(a)(2)	Program Income	\$
Accomplishment Goal:	95 People	City of Asheville	\$
Start Date:	7/1/2008	Other:	\$ 231,000
End Date:	6/30/2009	Total:	\$ 256,000
Location / Service Area / Beneficiaries:		Administered By:	
Community Wide Help the homeless? Yes Help persons with HIV / AIDS? No Help persons with Special Needs? Yes		Pisgah Legal Services P O Box 2276 Asheville NC 28802	
		James Barrett, Executive Director Phone: (828) 253-0406	

16	Pisgah Legal Services: Resource Development		
<p>Description: Legal and technical assistance provided to organizations that provide shelter, housing, and urgently needed services to homeless persons in Asheville. Preparation of Asheville's annual HUD Continuum of Care application.</p>			
<p>Projected Program Outcomes: Continuum of Care funds secured for Asheville/Buncombe County will support the development of permanent supportive housing, the preservation of supportive transitional housing, and the preservation of outreach and shelter services for Asheville and Buncombe County's homeless population.</p> <p>HUD Performance Outcome Statement: n/a</p>			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(20) Planning	CDBG	\$ 18,000
Eligibility Citation:	570.205	HOME	\$
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:	0	City of Asheville	\$
Start Date:	7/1/2008	Other:	\$
End Date:	6/30/2009	Total:	\$ 18,000
Location / Service Area / Beneficiaries:		Administered By:	
Community Wide		Pisgah Legal Services	
Help the homeless? Yes		P O Box 2276	
Help persons with HIV / AIDS? No		Asheville NC 28802	
Help persons with Special Needs? No		James Barrett, Executive Director	
		Phone: (828) 253-0406	

17	City of Asheville: Section 108 Debt Service		
Description: Repayment of principal and interest on two Section 108 Guaranteed Loans: \$1,500,000 received in 1999 for rehabilitation of rental property and \$800,000 received in 2003 for the revitalization of South Pack Square.			
Projected Program Outcomes: n/a			
HUD Performance Outcome Statement: n/a			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(19F) Repayments of Section 108 Loan Principal	CDBG	\$ 130,690
Eligibility Citation:	570.705(c)(1)	HOME	\$
National Objective:	n/a n/a	Program Income	\$ 84,000
Accomplishment Goal:	0	City of Asheville	\$
Start Date:	7/1/2008	Other:	\$
End Date:	6/30/2009	Total:	\$ 214,690
Location / Service Area / Beneficiaries:		Administered By:	
n/a Help the homeless? Help persons with HIV / AIDS? Help persons with Special Needs?		City of Asheville P O Box 7148 Asheville NC 28802	
		Charlotte Caplan, Community Development Director Phone: (828) 259-5723	

18	City of Asheville: Homeless Initiative Coordinator		
Description: Implementation of the Asheville-Buncombe 10-year Plan to End Homelessness			
Projected Program Outcomes: n/a			
HUD Performance Outcome Statement: n/a			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(20) Planning	CDBG	\$ 18,000
Eligibility Citation:	570.205	HOME	\$
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:	0	City of Asheville	\$ 35,000
Start Date:	7/1/2008	Other:	\$ 33,000
End Date:	6/30/2009	Total:	\$ 86,000
Location / Service Area / Beneficiaries:		Administered By:	
n/a Help the homeless? Yes Help persons with HIV / AIDS? Help persons with Special Needs? Yes		City of Asheville P O Box 7148 Asheville NC 28802	
		Amy Sawyer, Homeless Initiative Coordinator Phone: (828) 259-5851	

19	City of Asheville: Program Administration		
Description: Administration of the CDBG Program by the City of Asheville. Four CD staff undertake the functions needed to carry out the program in accordance with federal regulations, including financial management, program planning, evaluating grant requests, monitoring sub recipients, technical assistance, facilitating citizen participation, carrying out environmental reviews, and reporting on program progress.			
Projected Program Outcomes: n/a HUD Performance Outcome Statement: n/a			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(21A) General Program Management	CDBG	\$ 242,000
Eligibility Citation:	570.206	HOME	\$
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:	0	City of Asheville	\$ 35,000
Start Date:	7/1/2008	Other:	\$
End Date:	6/30/2009	Total:	\$ 277,000
Location / Service Area / Beneficiaries:		Administered By:	
n/a Help the homeless? Help persons with HIV / AIDS? Help persons with Special Needs?		City of Asheville P O Box 7148 Asheville NC 28802	
		Charlotte Caplan, Community Development Director Phone: (828) 259-5723	

20	Affordable Housing Coalition: Tenant Based Rental Assistance		
Description: Continued funding for tenant-based rental assistance for 54 low- and very-low income households. Assistance will consist of security deposits and first month's rent. Maximum period of emergency rental assistance not to exceed 100 days. Administered by Affordable Housing Coalition of Asheville and Buncombe County, Inc. - See also CDBG Project # 3			
Projected Program Outcomes: The program will assist 54 households to obtain affordable rental housing and prevent homelessness			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	Tenant Based Rental Assistance	CDBG	\$
Eligibility Citation:	n/a	HOME	\$ 12,500
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:	54 Households	City of Asheville	\$
Start Date:	7/1/2008	Other:	\$
End Date:	6/30/2009	Total:	\$ 12,500
Location / Service Area / Beneficiaries:		Administered By:	
Asheville/Buncombe County Help the homeless? Yes Help persons with HIV / AIDS? No Help persons with Special Needs? No		Affordable Housing Coalition 34 Wall Street, Suite 607 Asheville NC 28801	
		Philippe Rosse, Executive Director Phone: (828) 259-9216	

21	Buncombe County/ Mountain Housing Opportunities: Direct Homebuyer Assistance		
Description: HOME funds will provide direct homebuyer assistance loans of up to \$20,000 to at least six LMI families in Buncombe County. Administered by MHO of Asheville for Buncombe County.			
Projected Program Outcomes: 6 low-income households will achieve homeownership and begin to build assets			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(13) Direct Homeownership Assistance	CDBG	\$
Eligibility Citation:	n/a	HOME	\$ 132,192
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:	6 Housing Units	City of Asheville	\$
Start Date:	7/1/2008	Other:	\$ 119,252
End Date:	6/30/2009	Total:	\$ 251,444
Location / Service Area / Beneficiaries:		Administered By:	
Buncombe County, outside Asheville		Buncombe County/ Mountain Housing Opportunities	
Help the homeless? No		64 Clingman Avenue, Suite 101	
Help persons with HIV / AIDS? No		Asheville NC 28801	
Help persons with Special Needs? No		Mike Vance, Homeownership Manager	
		Phone: (828) 254-4030	

22	Housing Assistance Corporation: Barker Heights		
Description: Funds will be used as pre-development loan to determine feasibility of special needs transitional housing(8), 16 single family dwellings, 48-unit rental complex. Developed by HAC as CHDO.			
Projected Program Outcomes: If project proves feasible, approximately, 64 Households will be served through rental housing or homeownership. An addition 8 will serve as special needs transitional housing facility for women leaving incarceration			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	Pre-Development Loan	CDBG	\$
Eligibility Citation:	n/a	HOME	\$ 17,500
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:	0	City of Asheville	\$
Start Date:	7/1/2008	Other:	\$
End Date:	6/30/2009	Total:	\$ 17,500
Location / Service Area / Beneficiaries:		Administered By:	
Henderson County Help the homeless? Yes Help persons with HIV / AIDS? No Help persons with Special Needs? No		Housing Assistance Corporation P. O. Box 2057 Hendersonville NC 28793	
		Hugh Lipham, Director of Residential Development Phone: (828) 692-4744	

23	Housing Assistance Corporation: Prospect Place		
Description: HAC will provide 8 units of transitional housing for women who are leaving incarceration. Developed by HAC as CHDO.			
Projected Program Outcomes: 8 units of new -transitional housing, serving an estimated 18 women and children each year who might otherwise be homeless.			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(12) Construction of Housing	CDBG	\$
Eligibility Citation:	n/a	HOME	\$ 80,000
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:	8 Housing Units	City of Asheville	\$
Start Date:	7/1/2008	Other:	\$ 769,877
End Date:	6/30/2009	Total:	\$ 849,877
Location / Service Area / Beneficiaries:		Administered By:	
Henderson County		Housing Assistance Corporation	
Help the homeless? Yes		P. O. Box 2057	
Help persons with HIV / AIDS? No		Hendersonville NC 28793	
Help persons with Special Needs? No		Hugh Lipham, Director of Residential Development	
		Phone: (828) 692-4744	

24	Housing Assistance Corporation: Down Payment Assistance		
Description: Program will be administered by Housing Assistance Corp. Down payment assistance will be available for 6 LMI families in Henderson County, with some assistance targeted to Three Seeds development.			
Projected Program Outcomes: 6 LMI families will be assisted through DPA to purchase single-family homes			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(13) Direct Homeownership Assistance	CDBG	\$
Eligibility Citation:	n/a	HOME	\$ 65,000
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:	6 Housing Units	City of Asheville	\$
Start Date:	7/1/2008	Other:	\$ 120
End Date:	6/30/2009	Total:	\$ 65,120
Location / Service Area / Beneficiaries:		Administered By:	
Henderson County Help the homeless? No Help persons with HIV / AIDS? No Help persons with Special Needs? No		Housing Assistance Corporation P. O. Box 2057 Hendersonville NC 28793	
		Noelle McKay, Director of Resource Development Phone: (828) 692-4744	

25	Henderson County Habitat for Humanity: Shuey Knolls Subdivision		
<p>Description: Continued funding for Shuey Knolls subdivision, which was funded in 2005, 2006 and 2007. Funds will be used for infrastructure and road construction that will serve 10 new housing units, in phase 3. Administered by Henderson County Habitat for Humanity.</p>			
<p>Projected Program Outcomes: 10 new affordable single-family homes will be added to the existing housing stock and sold to low-income households.</p>			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(12) Construction of Housing	CDBG	\$
Eligibility Citation:	n/a	HOME	\$ 107,000
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:	10 Housing Unit	City of Asheville	\$
Start Date:	7/1/2008	Other:	\$ 1,321,920
End Date:	6/30/2009	Total:	\$ 1,428,920
Location / Service Area / Beneficiaries:		Administered By:	
Shuey Knolls located in Henderson County Help the homeless? No Help persons with HIV / AIDS? No Help persons with Special Needs? No		Henderson County Habitat for Humanity 1111Keith Street Hendersonville NC 28792 Waner Behley, Grants Coordinator Phone: (828) 694-0340	

26	Homeward Bound: Tenant Based Rental Assistance		
Description: Provides rent support for 6 chronically homeless individuals or families entering permanent housing in Asheville. Extensive support services (to be supported by CDBG) will assist the tenants to remain in stable housing. The program need and purpose are important elements in implementing the 10-year Plan to End Homelessness. See also CDBG project # 9			
Projected Program Outcomes: 6 homeless individuals will move into stable housing with supportive services			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	Tenant Based Rental Assistance	CDBG	\$
Eligibility Citation:	n/a	HOME	\$ 37,500
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:	6 Households	City of Asheville	\$
Start Date:	7/1/2008	Other:	\$
End Date:	6/30/2009	Total:	\$ 37,500
Location / Service Area / Beneficiaries:		Administered By:	
Asheville/Buncombe County Help the homeless? Yes Help persons with HIV / AIDS? No Help persons with Special Needs? No		Homeward Bound 35 Grove Street Asheville NC 28801	
		Howard Stone, Executive Director Phone: (828) 258-1695	

27	Madison County: Homeowner Rehab		
Description: Rehabilitation of 7 single-family housing units occupied by low-income homeowners. Administered by Community Housing Coalition of Madison County.			
Projected Program Outcomes: 7 existing owner-occupied housing units will be rehabilitated for low-income homeowners.			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(14A) Rehab: Single-Family Residential	CDBG	\$
Eligibility Citation:	n/a	HOME	\$ 90,000
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:	7 Housing Units	City of Asheville	\$
Start Date:	7/1/2008	Other:	\$ 74,500
End Date:	6/30/2009	Total:	\$ 164,500
Location / Service Area / Beneficiaries:		Administered By:	
Madison County Help the homeless? No Help persons with HIV / AIDS? No Help persons with Special Needs? Yes		Madison County P. O. Box 579 Marshall NC 28753	
		Steve Garrison, Madison County Manager Phone: (828) 649-2854	

28	Mountain Housing Opportunities: Glen Rock Apartments		
Description: New construction of 60 renter-occupied housing units to be occupied by working families in the Asheville area. 11 units will be designated HOME-assisted. Developed by MHO as CHDO. Program was initially funded in 2005 Action Plan			
Projected Program Outcomes: 60 new affordable housing units will be added to the existing housing stock and rented to low-income working families.			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(12) Construction of Housing	CDBG	\$
Eligibility Citation:	n/a	HOME	\$ 200,000
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:	60 Housing Units	City of Asheville	\$
Start Date:	7/1/2008	Other:	\$
End Date:	6/30/2009	Total:	\$ 200,000
Location / Service Area / Beneficiaries:		Administered By:	
Depot St., Asheville 28801 Help the homeless? No Help persons with HIV / AIDS? No Help persons with Special Needs? No		Mountain Housing Opportunities 64Clingman Avenue, Suite 101 Asheville NC 28801 Cindy Weeks, Community Investments Manager Phone: (828) 254-4030	

29	Mountain Housing Opportunities: Crowell Park		
Description: New construction of 63 renter-occupied housing units to be occupied by working families in the Asheville area. 11 units will be designated HOME-assisted. Developed by MHO as CHDO. Program was initially funded in 2006 Action Plan.			
Projected Program Outcomes: 63 new affordable housing units will be added to the existing housing stock and rented to low-income working families.			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(12) Construction of Housing	CDBG	\$
Eligibility Citation:	n/a	HOME	\$ 103,483
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:	60 Housing Units	City of Asheville	\$
Start Date:	7/1/2008	Other:	\$ 404,786
End Date:	6/30/2009	Total:	\$ 508,269
Location / Service Area / Beneficiaries:		Administered By:	
Crowell Rd., Asheville 28806 Help the homeless? No Help persons with HIV / AIDS? No Help persons with Special Needs? No		Mountain Housing Opportunities 64 Clingman Avenue, Suite 101 Asheville NC 28801 James Dennis, Community Investment Officer Phone: (828) 254-4030	

30	Mountain Housing Opportunities: East Riverside Development - Ralph & Chocotaw		
Description: MHO will build 80 condominium units on City-owned parcel approved by Council for sale to MHO of which approx., 35 will be affordable, HOME-assisted units will not exceed 11 units. Developed by MHO as CHDO. Program was intially funded in 2007 Action Plan, for 20 affordable units.			
Projected Program Outcomes: 35 new affordable homes will be added to the existing housing stock and sold to eligible low-income households.			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(12) Construction of Housing	CDBG	\$
Eligibility Citation:	n/a	HOME	\$ 88,128
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:	35 Households	City of Asheville	\$
Start Date:	7/1/2008	Other:	\$ 1,966,000
End Date:	6/30/2009	Total:	\$ 2,054,128
Location / Service Area / Beneficiaries:		Administered By:	
Ralph & Chocotaw Streets, Asheville 28801		Mountain Housing Opportunities	
Help the homeless? No		64 Clingman Avenue, Suite 101	
Help persons with HIV / AIDS? No		Asheville NC 28801	
Help persons with Special Needs? No		Mike Vance, Homeownership Manager	
		Phone: (828) 254-4030	

31	Mountain Housing Opportunities: Self-Help Homeownership		
Description: Acquisition of land for future single family construction. This program will require "sweat-equity" from the future homeowners. Developed by MHO as CHDO.			
Projected Program Outcomes: 12 - 15 new affordable single-family homes will be added to the existing housing stock and sold to eligible low-income households.			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(12) Construction of Housing	CDBG	\$
Eligibility Citation:	n/a	HOME	\$ 88,128
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:	12 Households	City of Asheville	\$
Start Date:	7/1/2008	Other:	\$ 55,000
End Date:	6/30/2009	Total:	\$ 143,128
Location / Service Area / Beneficiaries:		Administered By:	
Buncombe County (site to be determined) Help the homeless? No Help persons with HIV / AIDS? No Help persons with Special Needs? No		Mountain Housing Opportunities 64 Clingman Avenue, Suite 101 Asheville NC 28801	
		Joe Quinlan, Self-Help Program Manager Phone: (828) 254-4030	

32	Mountain Housing Opportunities: Affordable Rental Housing		
Description: Funds will be used as pre-development loan to determine feasibility of rental housing. Developed by MHO as CHDO.			
Projected Program Outcomes: Renter-occupied housing units will be added to the existing housing and rented to eligible low-income households.			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	Pre-Development Loan	CDBG	\$
Eligibility Citation:	n/a	HOME	\$ 23,000
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:	0	City of Asheville	\$
Start Date:	7/1/2008	Other:	\$ 20,000
End Date:	6/30/2009	Total:	\$ 43,000
Location / Service Area / Beneficiaries:		Administered By:	
Asheville/Buncombe County Help the homeless? No Help persons with HIV / AIDS? No Help persons with Special Needs? No		Mountain Housing Opportunities 64 Clingman Avenue, Suite 101 Asheville NC 28801	
		Cindy Weeks, Community Investments Officer Phone: (828) 254-4030	

33	Mountain Housing Opportunities: American Dream Down Payment Initiative		
<p>Description: Down payment and closing cost assistance for approximately 1 first-time homebuyer (families who have not owned a home in the last 3 years). Housing units can be newly constructed or resale units. Administered by MHO as a sub recipient administrative agency.</p>			
<p>Projected Program Outcomes: 1 low-income household will achieve homeownership and begin to build assets</p>			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(13) Direct Homeownership Assistance	CDBG	\$
Eligibility Citation:	n/a	HOME	\$ 10,071
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:	1 Housing Units	City of Asheville	\$
Start Date:	7/1/2008	Other:	\$
End Date:	6/30/2009	Total:	\$ 10,071
Location / Service Area / Beneficiaries:		Administered By:	
Asheville/Buncombe County Help the homeless? No Help persons with HIV / AIDS? No Help persons with Special Needs? No		Mountain Housing Opportunities 64 Clingman Avenue, Suite 101 Asheville NC 28801	
		Mike Vance, Homeownership Manager Phone: (828) 254-4030	

34	Western Carolina Community Action: Rosman Apartments		
Description: Funds will be used as pre-development loan to determine feasibility of rental housing in Transylvania County. Developed by WCCA as CHDO.			
Projected Program Outcomes: If project is feasible, renter-occupied housing units will be added to the existing housing and rented to eligible low-income households.			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	Pre-Development Loan	CDBG	\$
Eligibility Citation:	n/a	HOME	\$ 15,000
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:	0 Households	City of Asheville	\$
Start Date:	7/1/2008	Other:	\$
End Date:	6/30/2009	Total:	\$ 15,000
Location / Service Area / Beneficiaries:		Administered By:	
Transylvania County Help the homeless? No Help persons with HIV / AIDS? No Help persons with Special Needs? No		Western Carolina Community Action PO Box 685 Hendersonville NC 28792	
		Sheryl Fortune, Housing Director Phone: (828) 693-1711	

35	Western Carolina Community Action: English House (Brevard)		
Description: WCCA acting as a CHDO will construct, one Building contain 4 one bedroom units targeted to persons with non-specific disabilities who are at or below 30% of AMI			
Projected Program Outcomes: 4 new affordable units rented to individuals with disabilities			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(12) Construction of Housing	CDBG	\$
Eligibility Citation:	n/a	HOME	\$ 100,000
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:	4 Households	City of Asheville	\$
Start Date:	7/1/2008	Other:	\$ 399,974
End Date:	6/30/2009	Total:	\$ 499,974
Location / Service Area / Beneficiaries:		Administered By:	
North Lane located in Brevard Help the homeless? No Help persons with HIV / AIDS? No Help persons with Special Needs? Yes		Western Carolina Community Action PO Box 685 Hendersonville NC 28792	
		Sheryl Fortune, Housing Director Phone: (828) 693-1711	

36	City of Asheville: HOME Administration		
Description: Administration of the HOME Program by the City of Asheville's Community Development Division. Tasks include financial management, program planning, evaluating grant requests, monitoring CHDOs and sub recipients, providing technical, and reporting.			
Projected Program Outcomes: n/a			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(21H) HOME Admin Costs of PJ (subject to 10% cap)	CDBG	\$
Eligibility Citation:	n/a	HOME	\$ 131,580
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:	0 n/a	City of Asheville	\$
Start Date:	7/1/2008	Other:	\$
End Date:	6/30/2009	Total:	\$ 131,580
Location / Service Area / Beneficiaries:		Administered By:	
Consortium-wide Help the homeless? Help persons with HIV / AIDS? Help persons with Special Needs?		City of Asheville 5th Floor City Hall Asheville NC 28801	
		Charlotte Caplan, Community Development Director Phone: (828) 259-5723	

37	CHDO Operating Expenses:		
Description: Operating funds for the 4 CHDOs in the Consortium's area who are actively developing and managing HOME-assisted housing. Funds are divided equally between Mountain Housing Opportunities, Housing Assistance Corporation, Western Carolina Community Action, and Neighborhood Housing Services.			
Projected Program Outcomes: n/a			
ELIGIBILITY		FUNDING SOURCES	
HUD Matrix Code:	(21I) HOME CHDO Oper Exp (subject to 5% cap)	CDBG	\$
Eligibility Citation:	n/a	HOME	\$ 65,790
National Objective:	n/a n/a	Program Income	\$
Accomplishment Goal:	0 n/a	City of Asheville	\$
Start Date:	7/1/2008	Other:	\$
End Date:	6/30/2009	Total:	\$ 65,790
Location / Service Area / Beneficiaries:		Administered By:	
Consortium-wide Help the homeless? Help persons with HIV / AIDS? Help persons with Special Needs?		CHDO Operating Expenses 5th Floor City Hall Asheville NC 28801	
		Charlotte Caplan, Community Development Director Phone: (828) 259-5723	

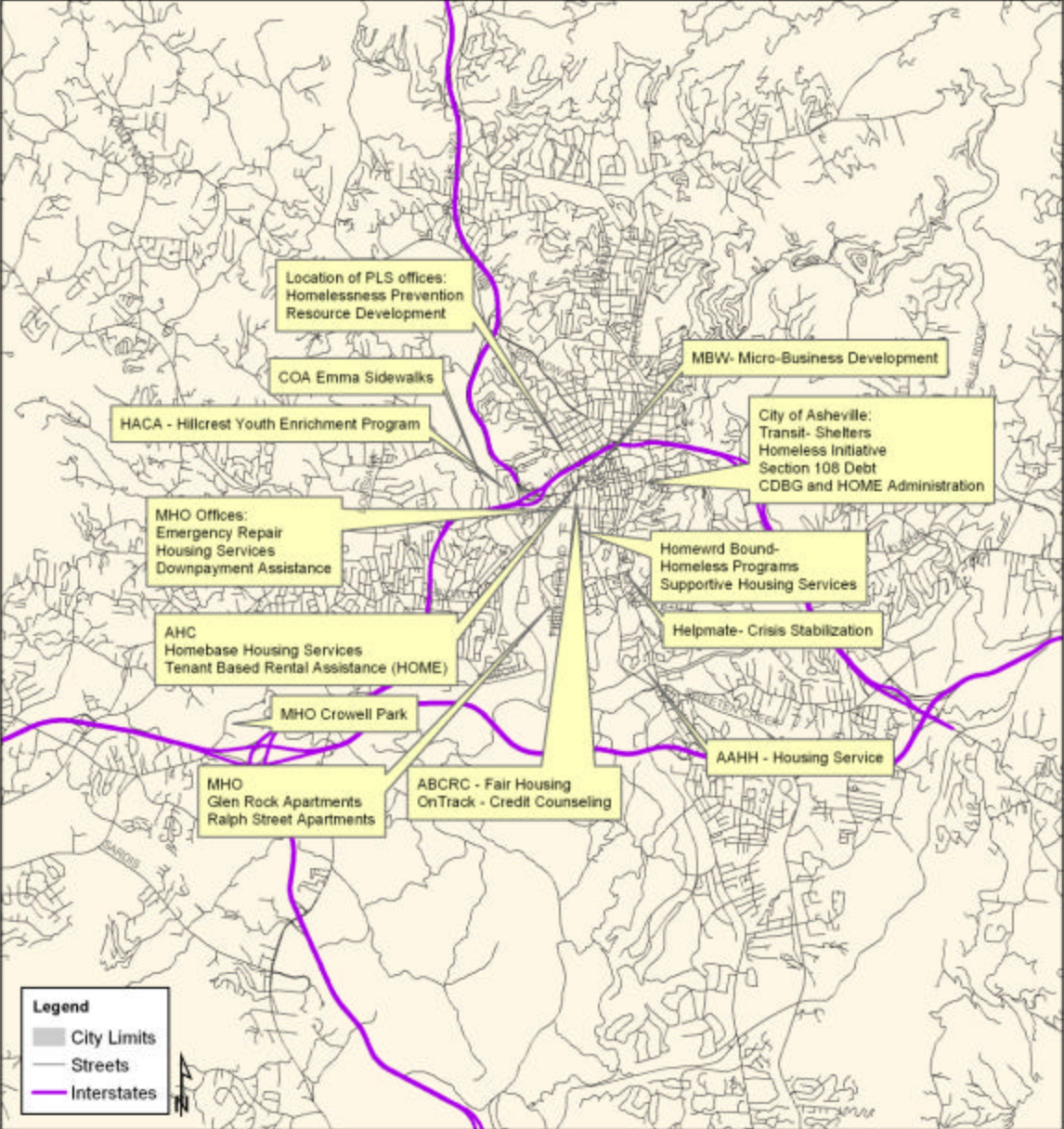
Section IV

MAPS

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Proposed Projects 2008-2009 City of Asheville, North Carolina

Prepared by the City of Asheville
Planning and Development Department
April 2007



Source: City of Asheville, Community Development Division

Section V

CERTIFICATIONS & STANDARD FORMS

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CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential anti-displacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about -
 - (a) The dangers of drug abuse in the workplace;
 - (b) The grantee's policy of maintaining a drug-free workplace;
 - (c) Any available drug counseling, rehabilitation, and employee assistance programs; and
 - (d) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will -
 - (a) Abide by the terms of the statement; and
 - (b) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted -
 - (a) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or

- (b) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
- 7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

- 1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
- 2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
- 3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all sub-awards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

Signature of Authorized Official

Date

City Manager
Title

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available;
2. Overall Benefit. The aggregate use of CDBG funds including section 108 guaranteed loans **during the program year 2008-09**, shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its notification, inspection, testing and abatement procedures concerning lead-based paint will comply with the requirements of 24 CFR §570.608;

Compliance with Laws -- It will comply with applicable laws.

Signature of Authorized Official

Date

City Manager
Title

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

Signature of Authorized Official

Date

City Manager
Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING AND DRUG-FREE WORKPLACE REQUIREMENTS:

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

B. Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant:

Place of Performance (Street address, city, county, state, zip code):

**City Hall Building
70 Court Plaza
Asheville, NC 28801**

Check ☐ if there are workplaces on file that are not identified here.

7. Definitions of terms in the Non-procurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules:

"Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15);

"Conviction" means a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes;

"Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance;

"Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including: (i) All "direct charge" employees; (ii) all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and (iii) temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).